

In re:
Jennifer L Phillips
Emmett J Phillips
Debtor(s)

Case No. 15-16115-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 16, 2020

User: Randi
Form ID: 138NEW

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	Jennifer L Phillips, Emmett J Phillips, 692 Shaw Avenue, Langhorne, PA 19047-5568
cr	ECMC, PO BOX 16408, SAINT PAUL, MN 55116-0408
13586343	+ Aes/pheaa-keycon, 1200 North 7th Street, Harrisburg, PA 17102-1419
13644103	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13586344	+ Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
13586345	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982238, El Paso, TX 79998
13661760	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13632470	+ Credit First/CFNA, Po Box 818011, Cleveland, OH 44181-8011
13839343	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
13586349	+ Firestone, PO Box 81344, Cleveland, OH 44188-0001
13690603	+ Michael P Kelly, Esquire, 402 Middletown Blvd., Ste 202, Langhorne, Pa. 19047-1818
13610853	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
13586351	+ Pa Sta Empcu, Po Box 1006, Harrisburg, PA 17108-1006
13609657	Pa. State Employees FCU, PO Box 67012, Harrisburg, Pa. 17106-7012
13839857	+ Quicken Loans Inc., c/o Thomas Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13598614	+ Quicken Loans Inc., c/o Andrew F. Gornall, Esq., KML Law Group P.C., 701 Market St., Ste. 5000, Phila., PA 19106-1541
13586353	Wells Fargo Bank, Credit Bureau Disp, Des Moines, IA 50306
13603411	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
13586354	+ Wells Fargo Bank NA, 3476 Stateview Blvd, Fort Mill, SC 29715-7200
13684887	+ Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 17 2020 01:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2020 01:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 17 2020 01:09:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13622684	+ Email/Text: bncmail@w-legal.com	Oct 17 2020 01:09:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13586346	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 17 2020 02:00:45	Cap1/boscy, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13660430	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 17 2020 02:04:21	Capital One - Boscovs, PO Box 30253, Salt Lake City, UT 84130-0253

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13594386	Email/Text: mrdiscen@discover.com	Oct 17 2020 01:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13586348	+ Email/Text: mrdiscen@discover.com	Oct 17 2020 01:07:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13586347	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 17 2020 02:02:33	Chase Card, Po Box 15298, Wilmington, DE 19850
13586350	+ Email/Text: mmrgbk@miramedrg.com	Oct 17 2020 01:09:00	Miramedrg, 991 Oak Creek Dr, Lombard, IL 60148-6408
13586352	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 17 2020 01:09:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
13608507	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 17 2020 01:09:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13653381	*	Pa. State Employees FCU, PO Box 67012, Harrisburg, Pa. 17106-7012
jdb	*	Emmett J Phillips, 692 Shaw Avenue, Langhorne, PA 19047-5568

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor Quicken Loans Inc. agornall@kmlawgroup.com bkgroup@kmlawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor Quicken Loans Inc. Josh.Goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com
MICHAEL P. KELLY	on behalf of Joint Debtor Emmett J Phillips mpkpc@aol.com r47593@notify.bestcase.com
MICHAEL P. KELLY	on behalf of Debtor Jennifer L Phillips mpkpc@aol.com r47593@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
THOMAS I. PULEO	on behalf of Creditor Quicken Loans Inc. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Jennifer L Phillips and Emmett J
Phillips

Debtor(s)

Bankruptcy No: 15-16115-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 10/16/20